

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF MINNESOTA**

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In re:

Case No: 07-42152 – RJK

John Donald Osberg  
PO Box 182  
Rockville, MN 56320

Social security number: xxx-xx-7219

Marcia Lyn Osberg  
PO Box 182  
Rockville, MN 56320

Social security number: xxx-xx-9579

Debtor(s)

Chapter 7 Case

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**DISCHARGE OF DEBTOR(S)**

It appears that the debtor(s) are entitled to a discharge,

**IT IS ORDERED:**

The debtor(s) are granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

Dated: 9/25/07

Robert J Kressel  
United States Bankruptcy Judge

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| NOTICE OF ENTRY AND FILING ORDER OR JUDGMENT<br>Filed and docket entry made on September 25, 2007<br>Lori Vosejka Clerk, United States Bankruptcy Court<br>By: admin Deputy Clerk |
|---|

### **EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE**

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

#### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:]* [There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

#### **Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

#### **Debts that are Not Discharged.**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts that are in the nature of alimony, maintenance, or support;
- c. Debts for most student loans;
- d. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- e. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle while intoxicated;
- f. Some debts which were not properly listed by the debtor;
- g. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- h. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans.

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**

Bankruptcy Noticing Center  
2525 Network Place, 3rd Floor  
Herndon, Virginia 20171-3514

# CERTIFICATE OF SERVICE

District/off: 0864-4  
Case: 07-42152

User: admin  
Form ID: 7dsc

Page 1 of 2  
Total Served: 80

Date Rcvd: Sep 26, 2007

The following entities were served by first class mail on Sep 28, 2007.

db +John Donald Osberg, PO Box 182, Rockville, MN 56369-0182  
jdb +Marcia Lyn Osberg, PO Box 182, Rockville, MN 56369-0182  
smg +Minnesota Department of Revenue, Bankruptcy Section, PO BOX 64447, St Paul, MN 55164-0447  
smg +US Trustee, 1015 US Courthouse, 300 S 4th St, Minneapolis, MN 55415-3070  
smg +United States Attorney, 600 US Courthouse, 300 S 4th St, Minneapolis, MN 55415-3070  
57304415 +AAA COLLECTION, PO BOX 828, SIOUX FALLS, SD 57101-0828  
57304416 +ALLIANCEONE INC, 717 CONSTITUTION DR, EXTON, PA 19341-1140  
57304417 +APPLIANCE & FURNITURE & RENT ALL, 901 11TH STREET SW, SPENCER, IA 51301-5500  
57304418 +APPLIED CARD BANK, PO BOX 17123, WILMINGTON, DE 19850-7123  
57304419 ++AQUILA INC, PO BOX 11690, KANSAS CITY MO 64138-0190  
(address filed with court: AQUILA, PO BOX 4649, CAROL STREAM, IL 60197)  
57304420 +AVERA FAMILY CARE, 116 EAST 11TH STREET, SPENCER, IA 51301-4364  
57304421 +BRONSON & MIGLIACCIO, 475 MARKET STREET, ELMWOOD PARK, NJ 07407-3126  
57304423 +CAREYS TV & STEREO, 215 WEST 14TH, SPENCER, IA 51301-4440  
57304424 +CASEY S RICHMOND MN CR, PO BOX 2764, DAVENPORT, IA 52809-2764  
57304425 +++CBE GROUP, 131 TOWER PARK DR STE 100, WATERLOO IA 50701-9588  
(address filed with court: CBE GROUP, 131 TOWE PARK DR SUITE 1, WATERLOO, IA 50702)  
57304426 +CCV, PO BOX 1268, BOTHELL, WA 98041-1268  
57304427 +CENTER POINT ENERGY, BOX 1144, MINNEAPOLIS, MN 55440-1144  
57304429 +CHECK CARE, PO BOX 39449, LOUISVILLE, KY 40233-9449  
57304430 +CHECK RITE LTD, 6215 W HOWARD ST, NILES, IL 60714-3403  
57304431 +CHECK SYSTEMS, PO BOX 7215, ST. CLOUD, MN 56302-7215  
57304433 CITY OF COLD SPRING, CTY RD 2 RED RIVER AVE, COLD SPRING, MN 56320  
57304434 +COLLECTION BUREAU OF L, PO BOX 246, LITTLE FALLS, MN 56345-0246  
57304435 +COLLECTION RESOURCES, PO BOX 2270, ST. CLOUD, MN 56302-2270  
57304436 +COMMERCIAL AUDITORS CO, 160 83RD AVE NE STE 101, FRIDLEY, MN 55432-1846  
57304437 COMMERCIAL FEDERAL, 13500 COMMERCIAL FED, OMAHA, NE 68154  
57304438 +CREDIT COLLECTIONS SERVICES, TWO WELLS AVE, DEPT 9133, NEWTON, MA 02459-3208  
57304439 CREDIT PROTECT ASSOC, 1355 NOEL RD SUITE 2100, DALLAS, TX 75240  
57304440 +DEL S GARDEN CENTER INC., 1808 11TH STREET SE, SPENCER, IA 51301-6069  
57304441 DICKINSON COUNTY, HILL & 18TH, SPIRIT LAKE, IA 51360  
57304442 +DIRECT MERCHANTS PAYMENT CENTER, 126 EXCHANGE STREET, STE 700, BUFFALO, NY 14203  
57304443 +DR. MILBERT & BECKNAY, 311 N 1ST STREET, COLD SPRING, MN 56320-1611  
57304444 +ENGEL LAW FIRM, 925 1ST STREET SOUTH, ST. CLOUD, MN 56301-4273  
57304445 +ER SOLUTIONS, 800 SW 39TH ST, RENTON, WA 98057-4975  
57304446 +FINANCIAL RECOVERY SERVICES, PO BOX 385908, MINNEAPOLIS, MN 55438-5908  
57304448 +GOGGINS & LAVINTMAN, 3140 NEIL ARMSTRONG BLVD, STE 319, EAGAN, MN 55121-2273  
57304449 GRAHAM TIRE, HILL & 18TH, SPIRIT LAKE, IA 51360  
57304450 +I C SYSTEM, PO BOX 64378, SAINT PAUL, MN 55164-0378  
57304451 IOWA DEPARTMENT OF REVENUE, HOOVER STATE OFFICE, DES MOINES, IA 50319  
57304453 +IOWA STUDENT LOANS, 6805 VISTA DR # 1, WEST DES MOINES, IA 50266-9362  
57304455 +JNR ADJUSTMENT CO, 2905 NORTHWEST BLVD, PLYMOUTH, MN 55441-8766  
57304456 KANDYIOHI COUNTY CLERK, 400 BENSON AVE SW, WILLMAR, MN 56201-3467  
57304457 +MBT, PO BOX 32, CLEAR LAKE, IA 50428-0032  
57304458 MEDIA COM, 1355 NOEL ROAD, STE 2100, DALLAS, TX 75240  
57304459 MEDIACOM, 1355 NOEL ROAD, STE 2100, DALLAS, TX 75240  
57304460 +MERCY MEDICAL CENTER, 116 E 11TH STREET, SPENCER, IA 51301-4364  
57304461 +MESSERLI & KRAMER, 3033 CAMPUS DR #250, PLYMOUTH, MN 55441-2662  
57304462 +MIDWEST COLLECTIONS, PO BOX 1181, ST. CLOUD, MN 56302-1181  
57304463 +MIDWEST WIRELESS HOLDINGS LLC, PO BOX 48990, MINNEAPOLIS, MN 55448-0990  
57304464 +MSC OF IOWA, PO BOX 1200, SPENCER, IA 51301-1200  
57304465 +OSI, 2425 COMMERCE AVE, STE 10, DULUTH, GA 30096-8913  
57304466 +PAT & RITA MCKEE, 16935 21ST AVENUE N, PLYMOUTH, MN 55447-2201  
57304467 +PAYNESVILLE MEDICAL CLINIC, 200 WEST 1ST STREET, PAYNESVILLE, MN 56362-1496  
57304468 +PEOPLE SMALL LOANS, 600 NORTH PARK AVENUE, PARK RAPIDS, MN 56470-1159  
57304469 +PIZZA HUT- I, 316 1ST AVENUE SW, ROCHESTER, MN 55902-3314  
57304470 +QWEST, PO BOX 17360, DENVER, CO 80217-0360  
57304471 +SIMPLE TECH, C/O JAMES ROBERTS, 5280 15TH AVENUE SE, ST. CLOUD, MN 56304-9592  
57304472 +SNAP FITNESS, 24 3RD AVENUE SOUTH #4, COLD SPRING, MN 56320-2587  
57304473 +SPENCER FAMILY CARE, 116 EAST 11TH STREET, #101, SPENCER, IA 51301-4365  
57304474 +SPENCER MUNICIPAL, PO BOX 222, SPENCER, IA 51301-0222  
57304475 STATE BANK OF COLD SPRING, RED RIVER AVENUE, COLD SPRING, MN 56320  
57304476 +SUNSET TRAVEL, HWY 9, MILFORD, IA 51351  
57304477 +SYTEK COMMUNICATIONS, 1611 WEST COUNTY RD B #306, ST. PAUL, MN 55113-4053  
57304478 +THE AFFILIATED GROUP I, 316 1ST AVE SW, ROCHESTER, MN 55902-3314  
57304479 +TRAC-A-CHEC, PO BOX 2764, DAVENPORT, IA 52809-2764  
57304480 +TRANSWORLD SYSTEM, PO BOX 1864, SANTA ROSA, CA 95402-1864  
57304481 +TRIPICIANO LAW OFFICE, 160 3RD AVENUE, STE 200, FOLEY, MN 56329-4529  
57304482 UNBANK, 5129 EDINA INDUSTRIAL BLVD, EDINA, MN 55439-3009  
57386223 +UNBank, PO Box 50632, Minneapolis, MN 55405-0632  
57304483 +US DEPT OF EDUCATION, 501 BLEECKER ST, UTICA, NY 13501-2401  
57304484 +VEOLIA ENVIRONMENTAL SVC., 2355 12TH STREET SE, ST. CLOUD, MN 56304-9791  
57304485 +VILLAGE GIFT, C/O COMO LAW FIRM, PO BOX 130668, ST. PAUL, MN 55113-0006  
57304486 +WILLENBRING & DAHL, PO BOX 417, COLD SPRING, MN 56320-0417  
57304487 +WISCONSIN TITLE LOANS, 1407 COULEE ROAD, HUDSON, WI 54016-2135  
57311858 +Xcel Energy, PO Box 9477, Minneapolis, MN 55484-9477

The following entities were served by electronic transmission on Sep 27, 2007.

57304422 +EDI: CAPITALONE.COM Sep 26 2007 21:50:00 CAPITAL 1 BK, 11013 W BROAD ST,  
GLEN ALLEN, VA 23060-5937  
57304428 +EDI: CHASE.COM Sep 26 2007 21:50:00 CHASE, PO BOX 901008, FORT WORTH, TX 76101-2008  
57304432 +EDI: PHINARCADIA.COM Sep 26 2007 21:50:00 CITI AUTO, 2208 HIGHWAY 121 STE 100,  
BEDFORD, TX 76021-5981

District/off: 0864-4  
Case: 07-42152

User: admin  
Form ID: 7dsc

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Total Served: 80

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The following entities were served by electronic transmission (continued)

57304447 EDI: TSYS.COM Sep 26 2007 21:50:00 GE MONEY BANK, PO BOX 981064, EL PASO, TX 79998-1064  
57304452 +E-mail/PDF: claimbnk@studentloan.org Sep 27 2007 02:15:26 IOWA STUDENT LOAN,  
ASHFORD 1 BUILDING, 6805 VISTA DRIVE, WEST DES MOINES, IA 50266-9307  
57304454 EDI: TSYS.COM Sep 26 2007 21:50:00 JC PENNEY, PO BOX 960001, ORLANDO, FL 32896-0001  
TOTAL: 6

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*  
CitiFinancial Auto Credit, Inc.

cr

TOTALS: 1, \* 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '++++' were corrected as required by the USPS Locatable Address Conversion System (LACS).

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.

First Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 28, 2007

Signature:

